

Testimony Opposing HB 6656 – A bill for confiscation and Registration of Firearms
David Godbout East Lyme 19 MAR 13

Through the freedom of information act the author discovered the true motives behind this bill. Copies of the relevant pages of the FOIA response are included and are incorporated into this testimony.

INSURANCE COMPANIES WILL NOT PAY

“does not cover illegal acts... President of the Insurance Institute.” (pg 1 of exhibits)

GOAL IS REGISTRATION OF FIREARMS

The bill requires that firearm owners provide a list of the firearms (type & serial #) to the state through their insurance companies. **“Property tax databases would be modified to accommodate variable firearms records per dwelling”.** (pg.3 of exhibits)

ULTIMATE GOAL OF CONFISCATION

“Gun owners .. would protect their Second Amendment right to bear arms. Owners unwilling to pay liability premiums would remove the burden by either eliminating or refusing to acknowledge possession of firearms. Absconders are far more likely to abuse second amendment rights”. (pg 2 of Exhibits) Since when do people need to perform an affirmative act to “protect” a constitutional right? What’s next? Getting insurance to pay for damage in case of an illegal search of a person’s home, and if home owners do not get it then they waive their 4th amendment guarantees against unwarranted searches?

RESULT – SWAT TEAMS DESCENDING UPON HOUSEHOLDS

If a citizen forgets to pay a premium they will be arrested and their guns taken away and will lose \$50,000 in fines and lawyers fees (the insurance company won’t pay) and spend one year in jail, lose their jobs, and have their life’s ruined. Just for having a gun that is our right. Clearly the Connecticut democrats are willing to go to these lengths.

IS THIS BILL THE RESULT OF ILLEGAL AND SECRET MEETINGS??

There are complaints pending in the Freedom of Information Commission that oversees illegal meeting legal complaints. It appears as if secret meetings between many other legislator that have been meeting in secret this session in respect to the production of anti-gun bills (the basic premise behind the FIC complaints). Is this bill one of many that are the result of such meetings held outside of a public venue as required by CGS Chapter 14 statutes?

[REDACTED]

From: Ives, Ethan
Sent: Tuesday, February 26, 2013 9:33 AM
To: [REDACTED]
Subject: FW: I.I.I. Content Permission Request: Ethan M Ives (re: gun liability)
Importance: High

From: Hartwig, Bob [bobh@iii.org]
Sent: Friday, February 22, 2013 7:42 PM
To: Ives, Ethan
Subject: FW: I.I.I. Content Permission Request: Ethan M Ives (re: gun liability)

Dear Mr. Ives,

Thank you for your inquiry. The Insurance Information Institute does not collect any actuarial data or market information (e.g., customer count) associated with the NRA endorsed program you mention below. The NRA site describes how the program works and by following the links associated with the program and using other basic search tools (e.g., Google) you can learn more about the program's logistics and what it costs.

You should be aware the NRA program does not cover illegal acts and never has. The legislation that I have seen in various states fails to recognize that insurers will not cover illegal acts.

I apologize that the data you request are not available, but we would be happy to help with your future research.

Best Regards,

Bob Hartwig

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Begin forwarded message:

From: <ethan.ives@ega.ct.gov>
Date: February 13, 2013, 9:48:52 AM EST
To: <content@iii.org>
Subject: I.I.I. Content Permission Request: Ethan M Ives

to a unique attribute: firearms protected by the Second Amendment are seldom destroyed (89 guns per 100 population).

The self-funded liability solution requires little guesswork. Gun owners in lawful compliance paying liability premiums would invariably protect their Second Amendment right to bear arms. Owners unwilling to pay liability premiums would remove the burden by either eliminating or refusing to acknowledge possession of firearms. Absconders are far more likely to abuse Second Amendment rights.

The self-funded liability solution removes the escape provision for grand fathered firearms in the 2013 Finestein Bill. Lawful enactment by legislative action provides an economic incentive for gun owners to voluntarily remove tens of millions of firearms in circulation.

None of oft-cited remedies, including an assault weapons ban, comprehensive background checks, mental health constraints, and protective security measures would significantly reduce adverse firearms incidents if embedded liability remains public. Collective remedies would not significantly reduce gun incidents if private self-funded firearms liability were excluded as a solution.

Removal of the invisible cloak of embedded public liability is a giant step forward. Removal of the two-thirds \$50 billion embedded gun subsidy incurred annually by non-gun owners is an achievable hurdle. The roadmap for removal is straightforward.

Housing is a critical common denominator. Every firearms owner or possessor requires housing. Housing would become a critical ally in curbing firearms accumulation and associated crime in America.

Housing is deemed real property directly subject to taxes. With few exceptions, most dwellings are insured. Every owner or possessor of firearms resides in private or public housing, owned or rented, temporary or permanent.

The self-funded liability solution enlists the homeowners insurance industry to lead the assault on crime facilitated by firearms. Lawful liability compliance by single and multi-unit dwelling policyholders ensures every owned or possessed firearm would be inventoried and insured, including guns stored outside dwellings such as businesses and vehicles.

Obtaining firearms compliance by law enforcers is a formidable task. Given deaths rates from firearms are expected to pass motor vehicles in 2014, common sense suggests possessors of firearms assume the same liability, given a 100 round assault rifle can render similar personal injuries as an accident involving a Greyhound bus.

Firearms are deemed real property indirectly subject to embedded taxes and insurance. Transferring \$75 billion in public liability to private gun owners alters the American firearms landscape claiming 100,000 shooting victims annually.

A significant reduction in firearms related crime would not occur unless federal lawmakers include societal liability costs in any solution. Requiring the nation's housing insurers to include a separate firearms rider on every liability policy accomplishes this need. Privatizing public liability tied to residential dwellings is a viable solution covering 300 million grand fathered firearms.

The \$75 billion baseline premium of \$250 per firearm represents societal costs for 300 million firearms. The baseline would rise or fall depending on future disbursements, including payouts to health providers and hospitals approximating \$6 billion annually.

A firearms liability rider on dwellings uses a different venue than the counterpart liability insurance requirement to operate a motor vehicle. The insured dwelling owner would be responsible for assessing and collecting firearms risk premiums, including apartments and condominiums regardless of size. The law would require occupants to divulge "manufacturer and serial number" of all possessed firearms to the dwelling owner and pay variable liability premiums. Homeowner insurers would distribute payouts on behalf of firearm victims.

Compliance and enforcement would be through local municipalities. Property tax databases would be modified to accommodate variable firearms records per dwelling. Homeowner insurers would electronically update using the Property ID #. Police, fire and rescue would have electronic access to the firearms database subset. A resultant neighborhood firearms blueprint would serve a variety of purposes, particularly beneficial to law enforcers.

There is presently no national database of firearms. Federal law precludes the ATF from keeping track of guns. Inclusion of firearms as a subset of municipality property tax databases is a cost effective alternative. Firearms database tracking by municipalities has many benefits federal tracking would not provide.

Attaching the firearms liability requirement as a separate rider on dwellings policies maximizes both coverage and compliance. Few dwelling owners would knowingly misrepresent or not fully disclose firearms in possession of all occupants in lawful compliance. Few occupants would run the risk of eviction and other lawful penalties for non-compliance.

Welfare recipients, temporary or permanent, would not be exempt. Recipients would face the economic reality of choice, including a self-funded liability requirement if they elect to possess firearms. Non-exemption based on poverty has the highest likelihood for removing guns "on the streets". Loss of benefits for welfare recipients failing to comply is a consideration for lawmakers.